

Plan Features: Basic Life Insurance

Employee Class / Eligibility	All Active Full Time Employees
Benefit	\$25,000
Benefit Maximum	\$25,000
Benefit Minimum	\$0
New Hire Guarantee Issue Limit	\$25,000
Benefit Reduction	To 65% at age 65; to 40% at age 70; to 25% at age 75
Benefit Termination	Retirement
Waiver of Premium	Premium waived to age 65 after 9 months of continuous total disability from any occupation if disabled prior to age 60.
Accelerated Death Benefit	Up to 50% of life benefit not to exceed \$50,000 is payable if life expectancy is 12 month or less.
Conversion	Included
Portability	Not included
Employer Contributions	100% Employer Paid
Minimum Participation	100% of Eligible Group
Evidence of Insurability Requirements	All late applicants and amounts exceeding the guarantee issue limit are always subject to proof of good health.

Plan Features: Basic Accidental Death and Dismemberment Insurance

Employee Class / Eligibility	All Active Full Time Employees
Benefit	\$25,000
Benefit Maximum	\$25,000
Loss Occurrence Period	Within 30 days from date of accident
Seat Belt Benefit	10% to a maximum of \$10,000
Air Bag Benefit	10% to a maximum of \$10,000
Loss of Life	100%
Quadriplegia	100%
Paraplegia	50%
Hemiplegia	50%
Loss of one hand	50%
Loss of one foot	50%
Loss of sight of one eye	50%
Loss of speech	25%
Loss of hearing	25%
Benefit Reduction	To 65% at age 65; to 40% at age 70; to 25% at age 75
Benefit Termination	Retirement
Waiver of Premium	Not Available
Conversion	Not Available
Portability	Not Available
Employer Contributions	100% Employer Paid
Exclusions	Disease, bodily or mental infirmity, suicide or intentionally self-inflicted injury, commission of an assault or felony, war, use of any drug, driving while intoxicated, engaging in any hazardous activities*, or travel in a private aircraft.

*The exclusion, engaging in any hazardous activities, does not apply to contracts situated in New York.

UnitedHealthcare Specialty Benefits

Uniting health and financial well-being

Actively at Work Rules for Effective Dates of Coverage

No Loss/No Gain: On the Plan Effective Date, existing coverage is transferred on a "no loss/no gain" basis for employees and dependents who:

1. were covered under the prior policy on the day before the Plan Effective Date; and
2. with respect to employees, are Actively at Work on the Plan Effective Date; and
3. with respect to dependents, are not confined in a hospital.

For the purpose of determining eligibility under the Plan, Employees are Actively at Work if they report for work at their usual place of employment and are able to perform the material and substantial duties of their regular occupation for the entire normal workday. Unless disabled on the prior workday or on the day of absence, Employees will be considered Actively at Work on the following days:

1. a Saturday, Sunday or holiday which is not a scheduled workday;
2. a paid vacation day, or other scheduled or unscheduled non-workday; or
3. an excused or emergency leave of absence (except medical leave.)

If our definition of Actively at Work conflicts with the Employer's definition, for the purpose of determining eligibility under the Plan, our definition will prevail.

Employees Not Actively at Work: Employees who are not Actively at Work on the Plan Effective Date will not be covered until they have returned to work. Dependents who are confined to a hospital or medical facility on the Plan Effective Date (other than a newborn child) will not be covered until the day following discharge.

However, we may consider waiving the Actively at Work requirement upon request. To consider this request, we must receive a list of all employees and dependents who do not meet our definition of Actively at Work, including each person's date of birth, gender, last day worked, total amount of Group Life Insurance, reason not Actively at Work, anticipated return to work date and the date through which any leave has been approved. We will evaluate the list and indicate whether we will or will not provide coverage for each person on the list. Based on our decision, we reserve the right to make adjustments to this proposal.

PLEASE NOTE: ANY REQUEST TO WAIVE THE ACTIVELY AT WORK REQUIREMENT WILL NOT BE COMPLETE AND EMPLOYEES WHO ARE NOT ACTIVELY AT WORK ON THE PLAN EFFECTIVE DATE WILL NOT BE COVERED UNTIL WE HAVE RECEIVED AND EVALUATED THE LIST. OUR DECISION REGARDING THESE EMPLOYEES WILL BE REFLECTED IN THE POLICY. THIS INFORMATION WILL NOT BE ACCEPTED BEYOND 30 DAYS AFTER THE PLAN EFFECTIVE DATE.

Payment of premium for an employee who is not Actively at Work does not guarantee coverage for that employee.

Newly Eligible Enrollees: If a newly eligible employee is ill or injured and away from work on the Plan Effective Date, the effective date of coverage is delayed until the employee returns to full-time work for one full day. For newly eligible dependents confined to a hospital or medical facility, the effective date will be delayed until release from the hospital.

Please note that the Benefit Summaries in this document provide a brief description of coverage. State mandates may preclude certain benefit plan design features. It is not a policy, certificate of insurance or coverage document. For complete details on coverage, exclusions, limitations and the terms under which coverage may continue, please contact your sales representative.